

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAMELA A. POLINSKI

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:17-23434

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 22, 2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 08/28/2017 and confirmed on 10/20/17 . The case was subsequently Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		101,361.53
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		101,361.53

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,913.00	
Trustee Fee	4,295.42	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		9,208.42

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	NATIONSTAR MORTGAGE LLC D/B/A MR C Acct: 5902	0.00	69,433.51	0.00	69,433.51
	NATIONSTAR MORTGAGE LLC D/B/A MR C Acct: 5902	15,404.01	15,404.01	0.00	15,404.01
	FORD MOTOR CREDIT COMPANY LLC(*) Acct: 0170	6,864.63	6,864.63	450.96	7,315.59
					92,153.11

Priority					
	GLENN R BARTIFAY ESQ Acct:	0.00	0.00	0.00	0.00
	PAMELAA. POLINSKI Acct:	0.00	0.00	0.00	0.00
	BARTIFAY LAW OFFICES PC Acct:	0.00	0.00	0.00	0.00
	GLENN R BARTIFAY ESQ Acct:	3,413.00	3,413.00	0.00	0.00
	GLENN R BARTIFAY ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXX9/22	1,500.00	1,500.00	0.00	0.00
	*** NONE ***				

Unsecured					
	CAPITAL ACCOUNTS LLC Acct: 5239	0.00	0.00	0.00	0.00
	CAPITAL BANK++ Acct: 0398	0.00	0.00	0.00	0.00
	PORTFOLIO RECOVERY ASSOCIATES, LL Acct: 5765	303.06	0.00	0.00	0.00
	CONVERGENT OUTSOURCING INCORP Acct: 8934	0.00	0.00	0.00	0.00
	DISCOVER BANK(*) Acct: 8236	2,942.53	0.00	0.00	0.00
	MIDWEST RECOVERY++ Acct: 5837	0.00	0.00	0.00	0.00
	ONE MAIN FINANCIAL GROUP LLC(*)	8,866.96	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0224				
	PRA RECEIVABLES MANAGEMENT LLC - /	789.50	0.00	0.00	0.00
	Acct: 3333				
	MONTGOMERY WARDS**	815.25	0.00	0.00	0.00
	Acct: 6290				
	MASSEYS	664.91	0.00	0.00	0.00
	Acct: 6A2Y				
	QUANTUM3 GROUP LLC AGNT - SADINO I	585.10	0.00	0.00	0.00
	Acct: 5225				
	WELLS FARGO BANK NA	1,816.43	0.00	0.00	0.00
	Acct: 7225				
	VERIZON BY AMERICAN INFOSOURCE LP	695.71	0.00	0.00	0.00
	Acct: 0001				
	MCCABE WEISBERG & CONWAY LLC	0.00	0.00	0.00	0.00
	Acct:				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				

\*\*\* NONE \*\*\*

TOTAL PAID TO CREDITORS		92,153.11
TOTAL CLAIMED		
PRIORITY	0.00	
SECURED	22,268.64	
UNSECURED	17,479.45	

Date: 12/22/2022

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
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cmecf@chapter13trusteedpa.com

Certificate of Notice Page 4 of 7  
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WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

PAMELA A. POLINSKI

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:17-23434

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Pamela A. Polinski  
Debtor

Case No. 17-23434-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 28, 2022

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2022:

Recip ID	Recipient Name and Address
db	+ Pamela A. Polinski, 352 Middletown Rd., New Stanton, PA 15672-1180
aty	+ Glenn R Bartifay, 2009 Mackenzie Way, Suite 100, Cranberry Township, PA 16066-5338
14682949	+ Midwest Recovery Syste, 2747 W Clay Street, Saint Charles, MO 63301-2557
14682952	University Fidelity LP, P.O. Box 219785, Houston, TX 77218-9785
14682953	+ Van Ru Credit Corporation, 1350 E. Touhy Avenue, Suite 300E, Des Plaines, IL 60018-3342
14682955	Wf Crd Svc, CscI Dispute Team N8235-04m, Des Moines, IA 50306

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 23:49:47	PRA Receivables Management LLC, POB 41067, Norfolk, VA 23541-1067
14682945	Email/PDF: AIS.cocard.ebn@aisinfo.com	Dec 28 2022 23:49:44	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14682943	+ Email/Text: bankruptcy@usecapital.com	Dec 28 2022 23:50:00	Capital Accounts, Po Box 140065, Nashville, TN 37214-0065
14682944	^ MEBN	Dec 28 2022 23:43:48	Capital Bank, 1 Church St, Rockville, MD 20850-4190
14682946	Email/Text: convergent@ebn.phinsolutions.com	Dec 28 2022 23:50:00	Convergent Outsourcing, Inc., 800 SW 39th St., P.O. Box 9004, Renton, WA 98057-9004
14690449	Email/Text: mrdiscen@discover.com	Dec 28 2022 23:50:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
14682947	+ Email/Text: mrdiscen@discover.com	Dec 28 2022 23:50:00	Discover Fin Svcs Llc, Po Box 15316, Wilmington, DE 19850-5316
14703734	Email/Text: EBNBKNOT@ford.com	Dec 28 2022 23:50:00	Ford Motor Credit Company LLC, PO Box 62180, Colorado Springs, CO 80962
14682948	+ Email/Text: EBNBKNOT@ford.com	Dec 28 2022 23:50:00	Frd Motor Cr, P.O. Box 542000, Omaha, NE 68154-8000
14741491	+ Email/Text: bankruptcy@sccompanies.com	Dec 28 2022 23:50:00	Massey's, c/o Creditors Bankruptcy Service, P O Box 800849, Dallas, TX 75380-0849
14736507	+ Email/Text: bankruptcy@sccompanies.com	Dec 28 2022 23:50:00	Montgomery Ward, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
15028980	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 23:50:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14707683	Email/PDF: cbp@onemainfinancial.com	Dec 28 2022 23:49:51	ONEMAIN, PO BOX 3251, EVANSVILLE, IN. 47731-3251
14682950	+ Email/PDF: cbp@onemainfinancial.com	Dec 28 2022 23:49:45	Onemain, Po Box 1010, Evansville, IN

District/off: 0315-2

User: auto

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14832202	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 23:49:53	47706-1010 Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14725931	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 28 2022 23:49:52	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14682951	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 23:50:00	Pacific Union Financial, 1603 Lbj Fwy Ste 500, Farmers Branch, TX 75234-6071
14735731	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 28 2022 23:50:00	Pacific Union Financial, LLC, 1603 LBJ Freeway, Suite 500, Dallas, TX 75234-6071
14757565	Email/Text: bnc-quantum@quantum3group.com	Dec 28 2022 23:50:00	Quantum3 Group LLC as agent for, Sadino Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14723063	Email/PDF: ebn_ais@aisinfo.com	Dec 28 2022 23:49:37	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14682954	+ Email/Text: bnc-bluestem@quantum3group.com	Dec 28 2022 23:50:00	Webbank/fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
14725412	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Dec 28 2022 23:49:51	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 22

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		NATIONSTAR MORTGAGE LLC
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
cr		Pacific Union Financial, LLC

TOTAL: 4 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 22, 2022 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Pacific Union Financial LLC ecfmail@mwclaw.com, ecfmail@ecf.courtdrive.com
Brian Nicholas	on behalf of Creditor NATIONSTAR MORTGAGE LLC bnicholas@kmlawgroup.com

District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmlawgroup.com

Celine P. DerKrikorian

on behalf of Creditor Pacific Union Financial LLC ecfmail@mwc-law.com

Glenn R. Bartifay

on behalf of Debtor Pamela A. Polinski gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Glenn R. Bartifay

on behalf of Attorney Glenn R Bartifay gbartifay@bartifaylaw.com sfallat@bartifaylaw.com;gbartifay@yahoo.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 8